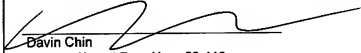


AMENDMENT TRANSMITTAL LETTER					Docket No. 320529195US4	
Application No. 10/814,800-Conf. #4936	Filing Date March 31, 2004	Examiner F. Poinvil		Art Unit 3696		
Applicant(s): Kathleen Tyson-Quah						
Invention: REDUCING RISK IN A PAYMENT-BASED TRANSACTION BY RETURNING PAYMENT AUTHORIZING INSTRUCTIONS TO A PAYMENT QUEUE FOR LATER RE-EVALUATION						
TO THE COMMISSIONER FOR PATENTS						
Transmitted herewith is an amendment in the above-identified application.						
The fee has been calculated and is transmitted as shown below.						
CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate		
Total Claims	32	- 32 =	0	x 52.00	0.00	
Independent Claims	3	- 3 =	0	x 220.00	0.00	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>						
Other fee (please specify):						
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00	
<input checked="" type="checkbox"/> Large Entity <input type="checkbox"/> Small Entity						
<input type="checkbox"/> No additional fee is required for this amendment.						
<input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of \$ _____.						
<input type="checkbox"/> A check in the amount of \$ _____ to cover the filing fee is enclosed.						
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.						
<input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. <u>50-0665</u> as described below.						
<input checked="" type="checkbox"/> Credit any overpayment.						
<input checked="" type="checkbox"/> Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.						
 Davin Chin Attorney/Agent Reg. No.: 58,413					Dated: <u>September 8, 2009</u>	
PERKINS COIE LLP P.O. Box 1247 Seattle, Washington 98111-1247 (206) 359-8000						